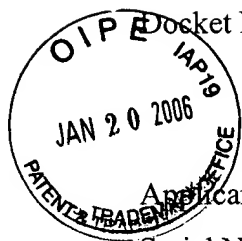


3620 S. 100



Docket No. 17246-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach, et al.

Serial No: 09/645,795

Examiner: Frenel, Vanel

Filed: August 24, 2000

Group Art Unit: 3626

For : INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE  
OR LEASE OF AN AUTOMOBILE AFTER AN EXPIRATION OF A LEASE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

In response to the Office Action dated July 18, 2005, Applicants respectfully request  
reconsideration in view of the following remarks.

The **Claims** as pending are included in the listing of claims which begins on page 2 of  
this paper.

**Remarks** begin on page 19 of this paper.